



Order Filed on December 27,  
2016 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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Attorneys for Secured Creditor  
M&T Bank

In Re:

John A. Purcell & Eileen A. Purcell,  
  
Debtors.

Case No.: 16-20558-JNP

Adv. No.:

Hearing Date: 12/21/2016 @10:00 a.m.

Judge: Jerrold N. Poslusny

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 27, 2016**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: John A. Purcell & Eileen A. Purcell

Case No.: 16-20558-JNP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, holder of a mortgage on real property located at 30 Mimosa Drive, Cape May, NJ 08204, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brian Thomas Esquire, attorney for Debtors, John A. Purcell and Eileen A. Purcell, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the trial loan modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtors are responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtors will file a modified plan to address the pre- and post-petition arrears to Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
John A. Purcell  
Eileen A. Purcell  
Debtors

Case No. 16-20558-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2016.

db/jdb +John A. Purcell, Eileen A. Purcell, 30 Mimosa Drive, North Cape May, NJ 08204-3525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2016 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor John A. Purcell brian@brianthomaslaw.com  
Brian S. Thomas on behalf of Joint Debtor Eileen A. Purcell brian@brianthomaslaw.com  
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for CWHEQ Home Equity Loan Asset Backed Certificates, Series 2006-S4  
cwohrlab@logs.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
TOTAL: 6